

STATEMENT UNDER 37 CFR 3.73(b)Applicant/Patent Owner: Kathleen Tyson-QuahApplication No./Patent No.: 10/814,800 Filed/Issue Date: March 31, 2004

COMPUTER-IMPLEMENTED METHOD OF REDUCING RISK IN A PAYMENT-BASED TRANSACTION WHEREIN PAYMENT IS MADE FROM AN ACCOUNT HOLDER TO A COUNTERPARTY USING A PAYMENT BANK SYSTEM OPERATED BY A PAYMENT BANK AND WHEREIN A PAYMENT AUTHORIZING INSTRUCTION IS RETURNED TO PAYMENT QUEUE FOR LATER RE-EVALUATION IN THE EVENT THAT THE AMOUNT OF PAYMENT AUTHORIZED BY SAID PAYMENT AUTHORIZING INSTRUCTION EXCEEDS THE AVAILABLE

Entitled: BALANCE

C.H.I. Development Mgmt. Ltd. XIV, LLC, a Limited Liability Company
 (Name of Assignee) (Type of Assignee, e.g., corporation, partnership, university, government agency, etc.)

states that it is:

- the assignee of the entire right, title, and interest; or
- an assignee of less than the entire right, title and interest.

(The extent (by percentage) of its ownership interest is _____ %)

in the patent application/patent identified above by virtue of either:

- An assignment from the inventor(s) of the patent application/patent identified above. The assignment was recorded in the United States Patent and Trademark Office at Reel _____ , Frame _____ , or for which a copy thereof is attached.

OR

- A chain of title from the inventor(s), of the patent application/patent identified above, to the current assignee as follows:

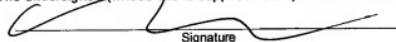
1. From: Inventor To: Granularity Ltd.
 The document was recorded in the United States Patent and Trademark Office at
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2. From: Granularity Ltd. To: C.H.I. Development Mgmt. Ltd. XIV, LLC
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3. From: _____ To: _____
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 Additional documents in the chain of title are listed on a supplemental sheet.

- As required by 37 CFR 3.73(b)(1)(i), the documentary evidence of the chain of title from the original owner to the assignee was, or concurrently is being, submitted for recordation pursuant to 37 CFR 3.11.

[NOTE: A separate copy (i.e., a true copy of the original assignment document(s)) must be submitted to Assignment Division in accordance with 37 CFR Part 3, to record the assignment in the records of the USPTO. See MPEP 302.08]

The undersigned (whose title is supplied below) is authorized to act on behalf of the assignee.


1/30/2009

Date

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Printed or Typed Name

Telephone Number

Attorney for Assignee

Title